

	<p align="center">UNITED STATES BANKRUPTCY COURT Eastern District of California</p> <p align="center">Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814</p> <p align="center">(916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM</p>	<p align="center">FILED</p> <p align="center">2/14/11</p> <p align="center">CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA</p> <p align="center">auto</p>
<p align="center">DISCHARGE OF DEBTOR</p>		
<p>Case Number: 10-48655 - C - 7</p>		
<p>Debtor Name(s), Social Security Number(s), and Address(es):</p> <p>Sharon Ann Martin xxx-xx-2766</p> <p>429 Silver Park Avenue Rio Linda, CA 95673</p>		
<p>It appearing that the debtor is entitled to a discharge,</p> <p>IT IS ORDERED:</p> <p>The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).</p>		
<p align="center">SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.</p>		

Dated:
2/14/11

For the Court,
Wayne Blackwelder , Clerk

FORM L55
(Continued)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person (or persons) named as the debtor (or debtors). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. In a case involving community property, there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 0972-2
Case: 10-48655User: admin
Form ID: L55Page 1 of 1
Total Noticed: 28

Date Rcvd: Feb 14, 2011

The following entities were noticed by first class mail on Feb 16, 2011.

db +Sharon Ann Martin, 429 Silver Park Avenue, Rio Linda, CA 95673-2242
 aty +Chinonye Ugorji, 1325 Howe Ave #111, Sacramento, CA 95825-3364
 tr +J. Michael Hopper, PO Box 73826, Davis, CA 95617-3826
 18095193 +Accounts Receivable Management Inc, P O Box 129, Thorofare NJ 08086-0129
 18095195 +Allied Interstate, 3000 Corporate Exchange Dr 5th Floor, Columbus OH 43231-7723
 18095196 Apex Financial Management LLC, 1120 W Lake Cook Road Suite A, Buffalo Grove IL 60089-1970
 18095200 +Consolidated Utilities Billing Service, 9700 Goethe Road Suite C, Sacramento CA 95827-3558
 18095201 +County Of Sacramento, Code Enforcement Division, P O Box 1587, Sacramento CA 95812-1587
 18095202 +Div Rev Rcvy original Creditor sac, 10669 Coloma Rd, Rancho Cordova CA 95670-4001
 18095203 +Eaf Llc original Creditor 08 Chase, 1120 West Lake Co Suite B, Buffalo Grove IL 60089-1970
 18095204 +Financial Freedom Senior Funding Corp, A Subsidiary Of IndyMac Bank F S B,
 500 North Ridge Road Ste 500, Atlanta GA 30350-3322
 18095205 +Global, 300 International Drive PMB 10015, Williamsville NY 14221-5781
 18095206 Health Net, P O Box 10198, Van Nuys CA 91410-0198
 18095208 I C System Inc, 444 Highway 96 East P O Box 64887, St Paul MN 55164-0887
 18095210 +MRS Associates Inc, 1930 Olney Avenue, Cherry Hill NJ 08003-2016
 18095209 +Mark D Walsh, Legal Recovery Law Offices Inc, 5030 Camino De La Siesta Ste 340,
 San Diego CA 92108-3118
 18095211 +NCO Financial Systems Inc, 507 Prudential Road, Horsham PA 19044-2368
 18095212 +Neighbors Financial Corporation, 1314 H Street Suite 100, Sacramento CA 95814-1930
 18095213 +Nelson Watson Associates LLC, 80 Merrimack Street Lower Level, Haverhill MA 01830-5211
 18095214 +Phillips Cohen Associates Ltd, 1002 Justine Street, Wilmington DE 19801-5148

The following entities were noticed by electronic transmission on Feb 15, 2011.

smg EDI: CALTAX.COM Feb 14 2011 22:58:00 Franchise Tax Board, PO Box 2952,
 Sacramento, CA 95812-2952
 cr EDI: RECOVERYCORP.COM Feb 14 2011 22:58:00 CAPITAL RECOVERY IV, LLC,
 c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Ave #1120,
 Miami, FL 33131-1605
 18095194 +EDI: ALLIANCEONE.COM Feb 14 2011 22:58:00 Alliance One Receivables Management Inc,
 4850 Street Road Suite 300, Trevose PA 19053-6643
 18095197 +EDI: CAPITALONE.COM Feb 14 2011 22:58:00 Cap One, Po Box 85520, Richmond VA 23285-5520
 18095198 +EDI: CHASE.COM Feb 14 2011 22:58:00 Chase, Card Member Service, P O Box 94014,
 Palatine IL 60094-4014
 18095199 +EDI: CITICORP.COM Feb 14 2011 22:58:00 Citi, Po Box 6497, Sioux Falls SD 57117-6497
 18095207 EDI: HFC.COM Feb 14 2011 22:58:00 Household Bank, HSBC Card Services, P O Box 81622,
 Salinas CA 93912-1622
 18095215 EDI: URSI.COM Feb 14 2011 22:58:00 United Recovery Systems LP, P O Box 722910,
 Houston TX 77272-2910

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2011

Signature:

